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CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-9327 and a confirmation copy is being deposited as U.S. First Class Mail this data with the United States Postal Service in an envelope addressed to: Mall Stop AF, Commissioner of Petents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: May 27, 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Crane, et al.

Docket No.:

10855.7700

Serial No.:

Examiner

Fults, Richard C.

09/415,632

3628

Filed:

October 12, 1999

Group Art Unit:

Title:

SYSTEM AND METHOD

Confirmation No.:

5093

FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE

INVESTMENT PRODUCTS

RESPONSE AND AMENDMENT

Mail Stop AF Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action mailed April 7, 2003 regarding the abovereferenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows:

in the Claims:

A system for funding multiple investment products including: 1.

a charge card billing system configured to capture financial event information wherein said billing system comprises:

a card account database configured to include user accounts;

a billing information database configured to include information about user

billings;

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